

CERTIFICATE OF TRUST AGREEMENT

WHEREAS, David Owen Lundberg, as Trustor and as Trustee, executed that certain David Owen Lundberg Trust [NAME OF AGREEMENT] agreement establishing David Owen Lundberg, Trustee of the David Owen Lundberg Trust [NAME OF TRUST] for the purposes of holding and administering the trust estate created thereunder, which trust estate includes certain real property located in the State of Mississippi; and

NOW, THEREFORE, in accordance with Section 91-9-7 of the Mississippi Code of 1972, as amended, David Owen Lundberg, as Trustor and as Trustee, of David Owen Lundberg, Trustee of the David Owen Lundberg Trust [NAME OF TRUST] hereby file this Certificate of Trust in lieu of the Trust Agreement, and certify as follows:

- I. Name of Trust: David Owen Lundberg, Trustee of the David Owen Lundberg Trust
- II. Name, Street and Mailing Address of the office of Trustee:
David Owen Lundberg
6534 Valerie Drive
Olive Branch, MS 38654
- III. Name, Street and Mailing Address of Grantor:
David Owen Lundberg
6534 Valerie Drive
Olive Branch, MS 38654
- IV. Legal Description of real property owned by Trust:
Lot 82, Section "B", First Addition, Magnolia Gardens PUD Subdivision,
in Section 34, Township 1 South, Range 6 West, DeSoto County, Mississippi,
as per plat thereof recorded in Plat Book 43, Page 5, in the Office
of the Chancery Clerk of DeSoto County, Mississippi.
- IV. General powers granted to the Trustee under David Owen Lundberg, Trustee of the
David Owen Lundberg Trust [NAME OF TRUST]:

"All Trustees and Successors Trustees shall have the continuing power to deal with any property, real, personal or mixed, held in the Trust, independently, and without the prior or subsequent approval of any court or judicial authority, and no person dealing with the Successor Trustees shall be required to inquire into the propriety of their acts. Without in any way limiting the generality of the foregoing, the Trustees shall have the following specific powers and authority:

A. To sell, exchange, assign, transfer and convey any security or property, real or personal, held in the Trust, at public or private sale, at such time and price and upon such terms and conditions (including credit) as the Trustee may determine.

B. The Trustee is empowered and specifically authorized to invest and reinvest trust funds, including the right to buy, sell and deal in stocks, bonds, limited partnerships, U.S. Government Securities, all forms of managed accounts, mortgages, notes, mutual funds or other property or any kind, real or personal. The Trustee is also specifically empowered to maintain margin accounts. Any Successor Trustee serving hereunder shall have all of the above powers.

C. The Trustee shall have the power to do any and all acts and things, and to execute any and all written documents with respect to any property at any time held hereunder, which the Trustees would be entitled to do were such property owned by absolutely by the Trustees.

D. To make withdrawals of income or principal and make payments in the way of gifts to a third party and to direct payment of assets to a third party from that portion of the Trust know as the Martial Trust;

E. In addition to all the powers herein granted, said Trustees shall have all those fiduciary powers set forth in Tennessee Code Annotated 35-50-110, said provisions being incorporated herein by reference."

IT WITNESS WHEREOF, David Owen Lundberg, as Trustor and Trustee of David Owen Lundberg, Trustee of the David Owen Lundberg Trust [NAME OF TRUST] execute this Certificate of Trust on this the 28th day of October, 2004.

David Owen Lundberg
DAVID OWEN LUNDBERG, TRUSTOR
AND TRUSTEE

P. 0010500 568

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this 28TH day of October, 2004, within my jurisdiction, the within named David Owen Lundberg, in his/her official capacity as Trustor and as Trustee, who was duly identified before me and who acknowledged that he/she executed the above and foregoing Certificate of Trust Agreement, as Grantor of David Owen Lundberg, Trustee of the David Owen Lundberg Trust [NAME OF TRUST], for the purposes therein stated.

Lisa A. Dunn
NOTARY PUBLIC

My Commission Expires: 9-15-08



PREPARED BY & RETURN TO:
WATKINS LUDLAM WINTERS & STENNIS, P.A.
P. O. BOX 1456
OLIVE BRANCH, MS 38654
(662) 895-2996